

Residential Remortgage Intermediary Product Guide

Standard Variable Rate (SVR): 8.59%
Strictly for Intermediary use only



Fixed Residential Remortgages

Product Code	Initial Rate	Product	Max LTV	The overall cost for comparison is	Max loan	Product rate floor	Product fees	Product incentives	Early Repayment Charges ¹
Standard Remortgage Products									
RMF179	5.10%	5.10% fixed until 31 May 2026 Followed by our SVR for the remaining term	75%	7.9% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	3% until 31/05/2024; and 2% until 31/05/2026.
RMF180	4.99%	4.99% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	7.6% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027.
RMF181	5.04%	5.04% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	7.6% APRC	£1,000,000	---	£499 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027.
RMF182	5.10%	5.10% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	7.6% APRC	£1,000,000	---	---	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027.
RMF183	5.25%	5.25% fixed until 31 May 2026 Followed by our SVR for the remaining term	90%	8.2% APRC	£450,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	3% until 31/05/2024; and 2% until 31/05/2026.
RMF174	5.25%	5.25% fixed until 30 June 2027 Followed by our SVR for the remaining term	90%	7.8% APRC	£450,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/06/2024; 3% until 30/06/2025; and 2% until 30/06/2027.
RMF175	5.30%	5.30% fixed until 30 June 2027 Followed by our SVR for the remaining term	90%	7.8% APRC	£450,000	---	£499 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/06/2024; 3% until 30/06/2025; and 2% until 30/06/2027.
RMF176	5.40%	5.40% fixed until 30 June 2027 Followed by our SVR for the remaining term	90%	7.8% APRC	£450,000	---	---	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/06/2024; 3% until 30/06/2025; and 2% until 30/06/2027.
RMF178	5.69%	5.69% fixed until 31 March 2027 Followed by our SVR for the remaining term	95%	8.0% APRC	£400,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/03/2024; 3% until 31/03/2025; and 2% until 31/03/2027.
Shared Ownership Remortgage Product									
RSF015	5.24%	5.24% fixed until 31 May 2029 Followed by our SVR for the remaining term	95%	7.2% APRC	£1,000,000	---	---	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	6% until 31/05/2024; 5% until 31/05/2025; 4% until 31/05/2026; 3% until 31/05/2027; and 2% until 31/05/2029

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Fixed Residential Remortgages (continued)

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Retirement Interest Only (RIO) Remortgage Product									
RFG034	5.99%	5.99% fixed until 31 May 2027 Followed by our SVR for the remaining term	60%	8.2% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and £250 legal fee cashback ⁵ .	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027.
Lending into Retirement Remortgage Product									
RONF24	5.99%	5.99% fixed until 31 May 2027 Followed by our SVR for the remaining term	75%	7.9% APRC	£1,000,000	---	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027.

Discount Residential Remortgages

Standard Remortgage Products									
RMD234	5.85%	2.74% discount from our SVR until 30 April 2027 Followed by our SVR for the remaining term	75%	7.8% APRC	£1,000,000	3.49%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/04/2024; 3% until 30/04/2025; and 2% until 30/04/2027.
RMD236	5.49%	3.10% discount from our SVR until 31 May 2026 Followed by our SVR for the remaining term	80%	8.2% APRC	£600,000	3.49%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	3% until 31/05/2024; and 2% until 31/05/2026.
RMD235	5.95%	2.64% discount from our SVR until 30 April 2027 Followed by our SVR for the remaining term	90%	8.0% APRC	£450,000	3.49%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ ; and free standard legals ⁴ .	4% until 30/04/2024; 3% until 30/04/2025; and 2% until 30/04/2027.
High Income Multiple (HIM) Remortgage Product									
RHXD25	6.07%	2.52% discount from our SVR until 31 May 2027 Followed by our SVR for the remaining term	85%	7.9% APRC	£1,000,000	3.49%	£999 arrangement fee ²	Up to £350 valuation fee contribution ³ and free standard legals ³	4% until 31/05/2024; 3% until 31/05/2025; and 2% until 31/05/2027.

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Further Support:

Click here to view our
mortgage valuation fees

Click here to view our
Residential Lending Criteria

What you need to know:

Please note: The minimum loan amount is **£50,000**, unless otherwise stated.

1 Early Repayment Charges apply during the product term. Up to 10% of the original mortgage amount can be overpaid each year without charge, however, if the mortgage is redeemed or switched to another product during the product term then the Early Repayment Charge will apply. For further details contact a member of the team.

2 The arrangement fee can be deducted from the advance or added to the mortgage. Interest is payable if the fee is added to the mortgage.

3 We'll cover the cost of a standard mortgage valuation on a property valued up to £400,000, which is equivalent to a £350 contribution towards the cost of a standard valuation. Your client may choose to have a RICS Homebuyers Report, however they will have to cover the difference in cost between a standard mortgage valuation and the RICS Homebuyers Report

4 We'll cover the costs of any standard legal fees involved. Any non-standard costs must be paid by your client. You'll be advised of any non-standard costs should any apply. If your client chooses to use our own conveyancers, they will only act for us, and not for your client, during the remortgage transaction. If your client needs to add or remove a name on the mortgage they must appoint their own solicitors, in which case they will receive £250 cashback towards their costs.

5 Clients must nominate their own solicitor but will receive £250 cashback from the Society towards their legal fee costs.

Interest rates on our discount products are floored at 3.49% or product rate if lower.

All products have a standard income multiple of 4.49 times.

Get in touch:

Call: 0121 521 4000

Email: newbusiness@thetipton.co.uk **Visit:** www.thetipton.co.uk/intermediaries

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